

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Boysie William CAISON  
Constance Darnella CAISON  
Debtor(s)

Case No. 08 B 23740

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/08/2008.
- 2) The plan was confirmed on 12/03/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/21/2009.
- 5) The case was Completed on 04/10/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$62,638.82.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$65,886.19
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$65,886.19**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,650.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,552.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,202.34**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALC Laboratories	Unsecured	30.00	NA	NA	0.00	0.00
America's Servicing Co	Secured	159,593.76	153,659.30	153,659.30	0.00	0.00
America's Servicing Co	Secured	159,593.76	5,593.76	5,593.76	5,593.76	0.00
Asset Acceptance	Unsecured	NA	86.66	86.66	78.97	0.00
Associated St James Radiologis	Unsecured	47.00	NA	NA	0.00	0.00
Blue Cross Blue Shield	Unsecured	235.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	22,380.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	NA	1,976.51	1,976.51	1,801.18	0.00
Capital One Auto Finance	Unsecured	22,380.00	12,370.97	12,370.97	2,450.15	0.00
Capital One Auto Finance	Secured	14,000.00	14,000.00	14,000.00	14,000.00	1,707.72
CitiFinancial	Secured	2,800.00	1,000.00	1,000.00	1,000.00	68.28
CitiFinancial	Unsecured	2,800.00	NA	NA	0.00	0.00
Direct Loans	Priority	4,100.00	NA	NA	0.00	0.00
ECast Settlement Corp	Unsecured	1,850.00	1,903.10	1,903.10	1,734.29	0.00
ECast Settlement Corp	Unsecured	755.00	796.75	796.75	726.07	0.00
ECast Settlement Corp	Unsecured	925.00	914.47	914.47	833.33	0.00
Franklin Credit Management Corporation	Secured	29,955.00	29,076.90	29,076.90	0.00	0.00
Franklin Credit Management Corporation	Secured	29,955.00	941.34	943.17	943.17	0.00
Global Vacation Network	Unsecured	3,435.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	325.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	325.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	90.00	NA	NA	0.00	0.00
Luxottica	Unsecured	85.00	NA	NA	0.00	0.00
Midwest Physician Group	Unsecured	40.00	NA	NA	0.00	0.00
Midwest Physician Group	Unsecured	346.00	NA	NA	0.00	0.00
Midwest Physician Group	Unsecured	805.00	NA	NA	0.00	0.00
Midwest Physician Group	Unsecured	135.00	NA	NA	0.00	0.00
Midwest Physician Group	Unsecured	93.00	NA	NA	0.00	0.00
Personal Finance Company	Unsecured	4,615.00	NA	NA	0.00	0.00
Personal Finance Company	Unsecured	NA	1,712.34	1,712.34	1,560.40	0.00
Personal Finance Company	Secured	2,000.00	2,000.00	2,000.00	2,000.00	124.09

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quest Diagnostics Inc	Unsecured	20.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	12,000.00	2,858.88	2,858.88	2,605.28	0.00
Sallie Mae	Unsecured	NA	8,131.83	8,131.83	0.00	0.00
Santander Consumer USA	Secured	16,600.00	10,000.00	10,000.00	10,000.00	831.36
Santander Consumer USA	Unsecured	16,600.00	7,592.27	7,592.27	6,918.76	0.00
Sears	Unsecured	915.00	NA	NA	0.00	0.00
Social Security Administration	Priority	5,495.00	NA	NA	0.00	0.00
Social Security Administration	Unsecured	5,495.00	NA	NA	0.00	0.00
St James Hospital	Unsecured	328.00	NA	NA	0.00	0.00
St James Hospital	Unsecured	32.00	NA	NA	0.00	0.00
United Consumer Financial Services	Unsecured	NA	760.46	760.46	693.01	0.00
United Consumer Financial Services	Secured	300.00	973.00	300.00	300.00	15.53
United States Dept Of Education	Unsecured	4,100.00	4,058.52	4,058.52	3,698.50	0.00
Wells Fargo Home Mortgage	Secured	123,500.00	116,807.69	116,807.69	0.00	0.00
Wells Fargo Home Mortgage	Secured	123,500.00	4,348.82	3,500.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$299,543.89	\$0.00	\$0.00
Mortgage Arrearage	\$10,036.93	\$6,536.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$27,300.00	\$27,300.00	\$2,746.98
<b>TOTAL SECURED:</b>	<b>\$336,880.82</b>	<b>\$33,836.93</b>	<b>\$2,746.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$43,162.76</b>	<b>\$23,099.94</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,202.34</u>
Disbursements to Creditors	<u>\$59,683.85</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$65,886.19</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2013

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.